

JON S. CORZINE  
Governor

## New Jersey Office of the Attorney General

Division of Consumer Affairs  
New Jersey Cemetery Board  
124 Halsey Street, 6th Floor, Newark, NJ 07102



ANNE MILGRAM  
Attorney General

DAVID SZUCHMAN  
Director

**Mailing Address:**  
P.O. Box 45036  
Newark, NJ 07101  
(973) 504-6553

July 23, 2009

certified & regular mail

Leonard E. Anderson, President  
Greenwood Cemetery Association  
20 North Main Street  
Manahawkin, New Jersey 08050

Re: Offer of Settlement in Lieu of Filing a Formal Complaint

Dear Mr. Anderson:

This letter is to advise you that the New Jersey Cemetery Board (hereinafter "the Board") has had an opportunity to review information concerning the fact that \$22,490.72 was withdrawn from the corpus of Greenwood Cemetery's Maintenance & Preservation Trust Fund.

Upon review of all available information, the cemetery's 2008 Annual Report as well as your letter of June 10, 2009, the Board has preliminarily found that probable cause exists to support a finding that due to the withdrawal of the funds from the corpus of the Trust Fund, the cemetery is in violation of the New Jersey Cemetery Act, 2003; specifically, **NJSA 45:27-12b**, which states in pertinent part:

Every cemetery company shall establish an irrevocable trust fund, called the Maintenance & Preservation Fund, the income from which shall be expended for the maintenance & preservation of the cemetery.

At this juncture, the Board has preliminarily concluded that the above is sufficient to warrant the initiation of formal proceedings against you. Notwithstanding that decision, however, the Board has determined that it will first offer you an opportunity to settle this matter, and thereby avoid the initiation of formal proceedings, should the cemetery consent to:

1. Cease and desist from withdrawing money from the corpus of the Trust Fund;

2. The \$22,490.72 withdrawn from the Fund must be replaced; provide a plan of action as to how the cemetery will replace the \$22,490.72 withdrawn from the Maintenance & Preservation Trust Fund; and
3. Provide the Board with copies of receipts for the concrete curbing that was done at the cemetery to designate the location of new graves.

If you are willing to settle this matter on the offered settlement terms, you may do so by signing the acknowledgment at the bottom of this letter, and returning it to the Board office. Upon your signature, this letter will be a matter of public record.

In the event you are unwilling to settle this matter on the offered terms, it will be referred to the Attorney General's office for the initiation of appropriate enforcement action. In such event, you will be afforded an opportunity to defend yourself against the alleged violation. Should you have any questions concerning this letter or the settlement offer herein, I suggest that you contact or, if you are represented by an attorney, have your attorney contact Deputy Attorney General Ginger R. Provost who may be reached at (973) 648-4447.

If you elect to settle this matter now, you should sign the acknowledgment at the bottom of this letter and return it to the Board within thirty (30) days following your receipt of this letter along with the plan of action referred to in #2 above and the receipts referred to in #3 above. In the event that the Board receives no response from you within thirty (30) days, the Board's settlement offer will be withdrawn, and the matter will be referred to the Attorney General's Office for the initiation of appropriate enforcement proceedings.

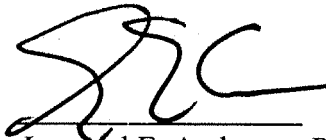
NEW JERSEY CEMETERY BOARD

By: *Dianne L. Tamaroglio*  
Dianne L. Tamaroglio  
Executive Director

ACKNOWLEDGMENT: I, Leonard E. Anderson, President being duly authorized to enter into this agreement on behalf of Greenwood Cemetery Association, Inc." hereby acknowledge that the cemetery has read and reviewed the settlement proposal set forth in the above letter. The cemetery acknowledges the conduct which has been charged. The cemetery is aware that, by signing this acknowledgment, the cemetery is waiving any rights it may have to defend itself against any charges of wrongdoing. The cemetery is also aware that the action taken against it by the Board herein is a matter of public record, and that this letter is a public document. Greenwood Cemetery hereby agrees to comply with all requirements set forth in the settlement letter.

Dated:

7/3/09



Leonard E. Anderson, President  
Greenwood Cemetery Association

cc: Ginger R. Provost, Deputy Attorney General

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature <i>[Signature]</i> <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>1. Article Addressed to:</p> <p><i>Ronald E. Anderson, President</i>  <i>Greenwood Cemetery Assoc.</i>  <i>20 North Main Street</i>  <i>Methuen, MA 01840</i></p>		<p>B. Received by (Printed Name) <i>Ronald Anderson</i> C. Date of Delivery <i>11 30 2004</i></p>	
<p>2. Article Number (Transfer from service label)</p> <p><i>7006 3450 0003 7202 4210</i></p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, enter delivery address below:</p>	
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

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Sent To *Ronald Anderson*  
 Street, Apt. No.,  
 or PO Box No. *Greenwood*  
 City, State, ZIP+4

PS Form 3800, August 2006 See Reverse for Instructions